

United States Bankruptcy Court  
Eastern District of CaliforniaIn re:  
John Gerard Krzywicki  
DebtorCase No. 17-23294-B  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin  
Form ID: pdf003Page 1 of 2  
Total Noticed: 50

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db +John Gerard Krzywicki, 1100 Echo Rd #17, Redding, CA 96002-2748  
aty +Bruce Charles Dwiggs, 1901 Park Marina Dr, Redding, CA 96001-0962  
aty +David M. Brady, PO Box 1290, Shingletown, CA 96088-1290  
tr +John W. Reger, 1707 El Capitan Dr, Redding, CA 96001-2977  
22221022 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
22130735 +AT T, c o EOS CCA, 700 Longwater Drive, Norwell MA 02061-1624  
22130734 AT T, c o Diversified Consultants, PO Box 571, Fort Mill SC 29716-0571  
22130736 +AT T West, c o IC System Inc, PO Box 64437, Saint Paul MN 55164-0437  
22130731 +Advanced Imaging, PO Box 491835, Redding CA 96049-1835  
22130732 +AlSCO Uniforms, AlSCO Medford, PO Box 1280, Medford OR 97501-0234  
22130733 American Express, P O Box 981535, El Paso TX 79998-1535  
22130737 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso TX 79998-2235)  
22130738 Bonten California, KRCR TV, PO Box 79595, City of Industry CA 91716-9595  
22729233 +Bruce Dwiggs, 1901 Park Marina Dr, Redding, CA 96001-0962  
22130739 +CA EMER PHYS MED GRP, c o Stanislaus Credit, PO Box 480, Modesto CA 95353-0480  
22130740 +Cach LLC, c o Manarich Law Group, 9200 Oakdale Ave Ste 601, Chatsworth CA 91311-6513  
22130742 Capital One, c o Bleir Cox, 16130 Ventura Blvd Ste 620, Encino CA 91436-2542  
22184325 +Charter Media Company, c/o American Financial Management, PO Box 31394,  
Chicago, IL 60631-0394  
22130744 +Dale Hamblin CPA, 2783 Bechelli Lane, Redding CA 96002-1924  
22130746 +Eric Krzywicki, c o Carr Kennedy Peterson Frost, 420 Redcliff Drive,  
Redding CA 96002-0116  
22130747 +Farmers Insurance, c o The Hettena Law Firm, 31348 Via Colinas 106,  
Thousand Oaks CA 91362-6803  
22130748 Ferguson, 2750 South Towne Ave, Pomona CA 91766-6205  
22130750 Geary Pacific Supply, 1360 N Hancock Street, Anaheim CA 92807-1921  
22130752 +HSBC, c o Mandarin Law Group, 9200 Oakdale Ave Ste 601, Chatsworth CA 91311-6513  
22130753 +Patients Hospital of Redding, 2900 Eureka Way, Redding CA 96001-0220  
22130754 +PeopleReady Inc, 1015 A Street, Tacoma WA 98402-5122  
22130755 +Pest Control Services, North Valley Collections, PO Box 830, Red Bluff CA 96080-0830  
22130756 Platt, PO Box 418759, Boston MA 02241-8759  
22237205 +Platt Electric Supply, c/o ASAP Collections, Inc., PO Box 42491, Portland, OR 97242-0491  
22130757 +Plumas Bank, 35 S Lindan Ave, Quincy CA 95971-9122  
22130759 +Spectrum Rach, c o Richard Avis, PO Box 31579, Chicago IL 60631-0579  
22130760 +St Helena Hospital, c o CMRE Financial Services, 3075 E Imperial Hwy 200,  
Brea CA 92821-6753  
22130763 +Tri Counties Bank, P O Box 909, Chico CA 95927-0909  
22130764 +Wells Small Fleharty Weil, PO Box 991828, Redding CA 96099-1828  
22130765 +YP Advertising, PO Box 5021, Carol Stream IL 60197-5021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: sherry4d@gmail.com Mar 26 2020 04:04:34 Michael P. Dacquist, PO Box 493310,  
Redding, CA 96049-3310  
cr +E-mail/PDF: gecsedirecoverycorp.com Mar 26 2020 04:06:21 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
22248156 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 26 2020 04:06:06 CACH, LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
22251352 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 26 2020 04:06:06  
CACH, LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
22130741 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2020 04:06:23 Capital One,  
P O Box 30285, Salt Lake City UT 84130-0285  
22130745 E-mail/Text: mrdiscen@discover.com Mar 26 2020 04:04:22 Discover Financial Services,  
PO Box 15316, Wilmington DE 19850  
22178624 E-mail/Text: mrdiscen@discover.com Mar 26 2020 04:04:22 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
22130749 +E-mail/Text: bankruptcy@affglo.com Mar 26 2020 04:04:37 FIA Card Service,  
c o Leading Edge Recovery Solutions, 5440 N Cumberland Ave Ste 300, Chicago IL 60656-1486  
22130751 +E-mail/Text: bankruptcy-notification@google.com Mar 26 2020 04:04:23 Google Adwords,  
1600 Ampetheater Parkway, Mountain View CA 94043-1351  
22803909 E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 26 2020 04:04:28 Internal Revenue Service,  
Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346  
22130743 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 26 2020 04:06:02 Chase Bank,  
P O Box 15298, Wilmington DE 19850-5298  
22251501 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2020 04:06:48  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
22130758 +E-mail/Text: estell@slakey.com Mar 26 2020 04:04:24 Slakey Brothers Inc,  
2215 Kausen Drive Ste 1, Elk Grove CA 95758-7172  
22130761 +E-mail/PDF: gecsedirecoverycorp.com Mar 26 2020 04:06:02 Synchrony Bank Care Credit,  
PO Box 965036, Orlando FL 32896-5036  
22130762 E-mail/PDF: gecsedirecoverycorp.com Mar 26 2020 04:06:01 Synchrony Bank,  
Attn Bankruptcy Dept, P O Box 965061, Orlando FL 32896-5061

TOTAL: 15

District/off: 0972-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

acc Hathaway, Ksenzulak and LAPP, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA

In re: §  
§  
KRZYWICKI, JOHN GERARD § Case No. 17-23294  
§  
Debtor §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that John W. Reger, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, US Bankruptcy Court  
501 I St., Ste 3-200  
Sacramento, CA 95814

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: John W. Reger

Trustee

*John W. Reger*  
1707 el capitan dr  
Redding, CA 96001

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA**

In re:	§	
	§	
KRZYWICKI, JOHN GERARD	§	Case No. 17-23294
	§	
Debtor	§	

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	585,783.55
and approved disbursements of	\$	189,511.25
leaving a balance on hand of <sup>1</sup>	\$	396,272.30

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: John W. Reger	\$ 12,955.63	\$ 0.00	\$ 12,955.63
Trustee Expenses: John W. Reger	\$ 138.25	\$ 0.00	\$ 138.25
Attorney for Trustee Fees: Michael Dacquisto	\$ 24,152.50	\$ 24,152.50	\$ 0.00
Attorney for Trustee Expenses: Michael Dacquisto	\$ 333.75	\$ 333.75	\$ 0.00
Accountant for Trustee Fees: Ksenzulak, and Lapp	\$ 1,990.00	\$ 1,990.00	\$ 0.00
Other: Internal Revenue Service	\$ 83.00	\$ 83.00	\$ 0.00
Other: Internal Revenue Service	\$ 39,923.00	\$ 39,923.00	\$ 0.00
Other: Franchise Tax Board	\$ 19,995.00	\$ 19,995.00	\$ 0.00
Other: Franchise Tax Board	\$ 225.78	\$ 225.78	\$ 0.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Other: INTERNATIONAL SURETIES, LTD.	\$ 284.95	\$ 284.95	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 13,093.88

Remaining Balance \$ 383,178.42

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 10,399.13 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000011	Internal Revenue Service	\$ 10,399.13	\$ 0.00	\$ 10,399.13

Total to be paid to priority creditors \$ 10,399.13

Remaining Balance \$ 372,779.29

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 68,617.03 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Slakey Brothers Inc	\$ 2,998.57	\$ 0.00	\$ 2,998.57
000002	Discover Bank	\$ 8,697.17	\$ 0.00	\$ 8,697.17
000003	Charter Media Company	\$ 7,949.00	\$ 0.00	\$ 7,949.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004	AMERICAN EXPRESS BANK, FSB	\$ 4,073.02	\$ 0.00	\$ 4,073.02
000005	Platt Electric Supply	\$ 518.92	\$ 0.00	\$ 518.92
000006	CACH, LLC	\$ 25,079.49	\$ 0.00	\$ 25,079.49
000007	CACH, LLC C/O Resurgent Capital Services	\$ 8,333.36	\$ 0.00	\$ 8,333.36
000008	Portfolio Recovery Associates, LLC	\$ 8,159.05	\$ 0.00	\$ 8,159.05
000011A	Internal Revenue Service	\$ 2,808.45	\$ 0.00	\$ 2,808.45

Total to be paid to timely general unsecured creditors \$ 68,617.03

Remaining Balance \$ 304,162.26

Tardily filed claims of general (unsecured) creditors totaling \$ 10,000.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	Eric Krzywicki	\$ 10,000.00	\$ 0.00	\$ 10,000.00
0000010	Eric Krzywicki	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 10,000.00

Remaining Balance \$ 294,162.26

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 1.1 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 2,491.29 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 291,670.97 .

Prepared By: /s/ John W. Reger

Trustee

*John W. Reger  
1707 el capitan dr  
Redding, CA 96001*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.